

Benefits Committee Meeting Notes 03-02-18

In Attendance:	
Anthony Ruiz, FCEA	Rhonda Crawford, CFO
Angelika Miklos, FCEA	Rob Thomas, CSEA
Chiara Galloway, EPIC	Steve Hanson, CSEA
Kerri Kaye, Health Services	Terri Ezaki, EPIC
Leean Dessaussois, EPIC	Lorena Venzon
Mike Shepherd, Human Resources	

➤ Census Analysis

	Full-time	Part-time
FCEA	672	45
CSEA	228	162
MGMT	77	1
Waivers	413	327
Subtotal	1390	535
% Enrolled	70%	39%
% Waived	30%	61%

Total

% Enrolled 62%

(Why we got so many declines is there not enough percentage enrolled in any plan. Carriers are wanting to see 75% of the benefit eligible employees to be enrolled in a health plan.)

% Waived 38%

Total Number of Benefit Eligible Employees: 1925

(All employees who worked 20 hrs. or more at the district – including part time employees)

*Census counts provided by the District on 12/12/2017

➤ Kaiser Renewal Overview

o 2017 Renewal Recap

▪ Changed Specialty Rx benefit

• Actives

o HMO 8.75% increase

o HDHP 5.85% increase

o Initial increase was 15.7% overall

▪ Early Retirees: increase overall was 14.1% (negotiated reduction did not apply)

▪ Retirees Over 65: 1.3% Fit Program-provides access to a fitness facility membership or home fitness program

o 2018 Renewal

▪ Actives and Early Retirees: 5.3% increase overall

▪ Retirees Over 65 (Senior Advantage): 4.4% increase overall

o No benefit alternative shown at this time

o Benefit changes

▪ HDHP Deductible Changes – IRS increased minimum deductibles for HAS-

qualified plans

- Individual - \$1,350 (currently \$1,300)
- Individual within a family or family - \$2,700 (currently \$2,600)

➤ SHP Renewal Overview

- o 2017 Renewal Recap
 - Actives: 3.38% increase
 - Early Retirees: 3.44% increase
- o 2018 Renewal – Best and Final
 - Two renewal options provided
 1. Renewal status quo: Offer ML32 only
 - o Actives: 4.9% increase
 - o Early Retirees – 4.98% increase
 2. Add HDHP (HD16) to plan offering (dual choice)
 - o Actives/Early Retirees: ML32 is reduced to 3.99% increase
 - o Chiropractic, acupuncture and infertility riders not available on the HDHP
 - o HDHP is below \$600

➤ WHA Renewal Overview

- o 2017 Renewal Recap
 - Actives
 - Premier and Advantage plans: 6.28% increase
 - HDHP: 3.41% increase (negotiated down to keep rate under CSEA single CAP (\$550 at the time))
 - Early Retirees
 - All plans: 6.29% increase overall
- o 2018 Renewal – Best and Final
 - Actives and Early Retirees: 0.71% increase overall (negotiated down from 6.6% overall)
 - Premier: 2.64% decrease
 - Advantage: 0.54% increase
 - HDHP: 3.71% increase
- o Benefit Changes Include:
 - Western 1800-0 HDHP HMO
 - Due to IRS regulations, the deductible for an individual with Family coverage will be \$2,700 (currently \$2,600)
- o Plan Enhancements
 - Network Expansions: Canopy Health effective 1/1/2018 – expands coverage to San Francisco, Alameda, Contra Costa, and part of San Mateo counties. Also provides access to John Muir Health and UCSF.
 - Active & Fit Direct: Provides members access to over 8,000 fitness centers for a \$25 enrollment fee and \$25 per month.
 - Smart90 with Express Scripts: Members can receive a three-month supply of retail maintenance drugs at a Walgreens pharmacy, excluding specialty drugs. Members need a prescription with at least a 3-month refill indicated.
 - \$0 cost, high-value drugs: WHA has made certain non-preventive drugs-that are equally or more effective than their high cost alternative-available to members at no cost either at the pharmacy or with their mail order fill (after deductible, if applicable).

➤ Blue Shield Overview

- o Would replace both SHP and WHA plans – Kaiser remains
- o Quoted three plans
 - Trio HMO: Limited network HMO-Dignity and Hill Physicians only (matches

WHA)

- Access+ HMO: Full network HMO-Dignity, Hill Physicians, Sutter and UC Davis
- PPO HDHP (HAS compatible): Full network PPO that is HAS compatible-Dignity, Hill Physicians, Sutter and UC Davis
- Committee decided plan was not prohibitive and too disruptive for current WHA (increase of \$300/single) and SHP (increase of \$362/single) members

➤ **Next Meeting**

O March 14, 2018